

can't get insurance and when you can't get a mortgage on the property, that punch lands long before the floods come.

Take Chatham County and Glynn County. According to a report by Climate Central, over \$2 billion in property value would be lost in those two counties with 3 feet of sea level rise. Up the flooding to 8 feet, and it is over \$7 billion in property value destroyed—people's homes, people's businesses. When a buyer can't get insurance and when a buyer can't get a mortgage, sellers face plummeting property values. The market unbalances rapidly because all of a sudden, you don't have many eligible buyers. The only buyers you have are people who can afford the property without having to borrow and who can afford to take the hit of an annual flood without insurance. That is not a big crowd. So the bottom falls out of the coastal property market.

That collapse in the coastal property market is what financial experts call a systemic risk. "Systemic risk" is the mildest and blandest term for a catastrophe that I know. It means that the whole economy is threatened by the economic collapse of coastal property values.

It is not just me saying it. In 2016, the top economists for U.S. mortgage giant Freddie Mac projected that climate-driven flooding along U.S. coasts will cause a property value collapse, leading to economy-wide losses "greater . . . than those experienced in the housing crisis and the Great Recession."

For those of us who remember 2008 and the pain and the difficulty and the harm and the fear that was caused by that mortgage meltdown—greater than that, is what Freddie Mac says. That is not an environmental group, by the way; that is Freddie Mac.

It has already begun. Lenders are already requiring bigger and bigger downpayments in coastal areas, sometimes as much as 40 percent of a home's value before they will insure the remainder. Flood insurance premiums continue to rise, and coverage limits leave many seaside property owners exposed to huge losses.

The people who own this flooded property are going to want to know why Congress paid more attention to fossil fuel polluters than we paid to coastal property owners; why we would only listen to the people causing this problem and not listen to the innocent property owners who are going to suffer billions and, if you multiply it out, trillions of dollars in losses.

When I was in Georgia in 2014, a local clammer named Charlie Phillips took me out over the marshes on his airboat. It was a boat he built himself. He is a member of the South Atlantic Fishery Management Council, which runs the regional fishery, so Charlie knows his stuff. He has been an outdoorsman his whole life, and he needs fresh, clean water for his Georgia clams. Charlie told me that changes in

the climate are hurting the ecosystem that supports his and his employees' livelihoods. Six years ago, Charlie was worried about a perilous future, one that looks even more perilous now and one to which we have not responded for 6 long years.

Well, one hopeful change is that we have a President-elect now—a President-elect who understands what is happening to our climate and who understands what is happening to our coastal communities. He is from Delaware. He gets it. The question is, How will Congress respond? Will Republicans allow a strong, comprehensive climate bill? So far, there is no sign of that, not in this building.

At some point, we will—mark my words—we will finally cast off the grim and malign grip of the fossil fuel polluters and their massive political influence machines. At some point, we will finally listen to the people now on dry land whose homes and businesses are going to be predictably flooded out because we did nothing. I will tell you that it had better be soon because time is not on our side. As these coasts flood—not just the Georgia coast but the New Jersey coast, the Rhode Island coast—as these coasts flood, coastal property owners will demand answers, and the Georgia voters who live near the Georgia coast are entitled to an explanation of why nothing is being done. I yield the floor.

The PRESIDING OFFICER (Ms. MCSALLY). The Senator from Oklahoma.

#### RELIGIOUS FREEDOM

Mr. LANKFORD. Madam President, in my neighborhood and my community, you can walk down the street and visit with some really great neighbors—Christians, Jews, Muslims, Hindus. They all live in the same neighborhood and are friends.

My kids are grown now. We watched all our kids playing together in the community and in the neighborhood. We can see just from this one community and just from this one neighborhood this beautiful thing our Founding Fathers dreamed of—the right of every individual to be able to choose a faith of their own decision, to be able to live that faith out, to be able to change that faith if they choose to, or to be able to have no faith at all.

There are plenty of people in my neighborhood that I have no idea what faith they have. They don't have to post it. They don't have to print it. They don't have to say it because they are an American. They don't have to be a certain faith or be able to maintain that faith.

The Declaration of Independence makes known that every person has the right to life, liberty, and the pursuit of happiness. Our Constitution protects our right to a free press, to speak, to assemble, to petition the government, and to have any faith we choose and to be able to live that faith without fear that the government is going to impose a faith on them.

Our founding government documents explicitly state these rights. We know that, inherently, these rights should be for all people. As such, I believe it is the responsibility of every American not just to cherish the freedoms that we have but to also be able to state those freedoms worldwide and to be able to encourage people worldwide to also live those basic human rights and dignities.

The Trump administration is heavily focused on sharing these ideals with the world. In fact, right now, Poland is hosting the Third Ministerial to Advance Freedom of Religion or Belief Alliance. The United States has hosted the first two of those. In fact, I was a participant in the second one, and I was a participant online with the third one that was just in process.

It was implemented with the help of Secretary Pompeo and Ambassador-at-large for International Religious Freedom Sam Brownback. It brought people of all faiths and of all countries together who choose to discuss religious liberty.

This year's ministerial definitely looks very different based on COVID worldwide and its restrictions, but it is remarkable to see Foreign Ministers from all over the world, many from countries that don't practice religious liberty, in the middle of a conversation about religious liberty.

Eighty percent of the world's population live where religious freedom is threatened or denied, which puts an extra obligation on those of us who live in freedom to be able to display that freedom to people worldwide. We should condemn religious persecution and work to ensure that all people have the freedom of faith, to live their faith, to change their faith, or to have no faith at all.

In addition to the ministerial, I am really encouraged by the growing support of the International Freedom Alliance, which has a membership now of 32 countries. They are dedicated to advancing this basic right of religious freedoms. Not only are we seeing countries gathering in this ministerial to discuss religious liberty, many from countries that don't allow religious liberty, but we now have 32 countries that are dedicating together to say: We do practice religious liberty in our country, and we want to spread that.

The alliance of these 32 countries, which we are a part of, has two core functions; the first of which is to enhance global advocacy to protect the right of freedom of religion or belief for all and to hold all accountable to those who violate that freedom of religion or belief; and the second thing is to serve as a platform to better coordinate the efforts of governments, parliamentarians, and civil societies to advance this right.

I hope this alliance continues to grow and continues to have gaining influence on the world's stage. I hope they continue to condemn bad actors who facilitate or condone discrimination

and violence toward people of faith, while encouraging leaders to protect the rights of their religious communities and neighbors.

The United States has a strong history and commitment to religious freedom, but some throughout the world do not have that privilege. One-third of the world's countries have laws that prohibit expression deemed as blasphemous, heretical, apostate, or insulting to religion.

Depending on the country, punishment for individuals who participate in this type of expression that they call blasphemy range from fines to imprisonment, to even the death sentence in places like Pakistan.

These laws affect Christians, Muslims, Hindus, secularists, and all other groups. They scare people into hiding because of their faith. They punish people for changing their faith, and they remove the most basic dignity of the individual: the right to believe.

We should continue to expose those who take away that basic human freedom. That is who we are as Americans. That is what we stand for worldwide.

The independent and nonpartisan U.S. Commission on International Religious Freedom has identified 84 countries that still have blasphemy laws on the books. That is why I joined Senator COONS in cosponsoring the bipartisan resolution to condemn blasphemy and apostasy laws around the world and called for the release of individuals who have been prosecuted or imprisoned for charges of blasphemy.

That proposal is ready to go and ready to be passed and has cleared everyone on the Republican side of the aisle and most everyone on the Democratic side of the aisle.

To ensure that religious liberty is a core pillar of our engagement with other countries, the President issued an Executive order on Advancing International Religious Freedom—the first of its kind. It is a recommitment of the United States to protecting the freedom to live out your faith, regardless of where you live.

Under this order, the United States places an even greater prioritization on religious freedom with our foreign assistance programs of the Department of State and with USAID.

It is interesting, in addition to religious liberty, this administration has also partnered with other countries to protect and uphold the sanctity of human life, while prioritizing the rights and safety of women worldwide.

Last month, the administration, along with the Governments of Brazil, Egypt, Hungary, Indonesia, and Uganda, led a coalition of more than 30 government leaders representing 1.6 billion people from every part of the planet to sign the Geneva Consensus Declaration. The declaration reaffirms that “all are created equal before the law” and that the “human rights of women are an inalienable, integral, and indivisible part of all human rights and fundamental freedoms.”

This historic document also strengthens our international commitment to the protection of the most basic human right, “the inherent ‘dignity and worth of the human person,’ that ‘every human being has the right to life.’” It seems like that would be just a natural thing to say. It seems like that would be apparent, that we as a nation and that people around the world would recognize this most basic right of an individual to live.

We believe in the right for people to be able to practice whatever faith they choose. We should at least agree before they choose whatever faith they are that they are allowed to live at all.

This document that was signed by the Governments of the United States, Brazil, Egypt, Hungary, Indonesia, and Uganda has the simple statement, along with multiple others. It says: We “[r]eaffirm the inherent ‘dignity and worth of the human person,’ that ‘every human being has the inherent right to life,’ and the commitment ‘to enable women to go safely through pregnancy and childbirth and provide couples with the best chance of having a healthy infant.’”

I am proud of this administration and the 1.6 billion people who are represented by the other governments that have joined into this simple declaration to protect the rights of women, to stand up for the equal rights of those women, and to be able to stand up for the rights of every single child. The historic document strengthens our international commitment to this basic right.

This is a critical tool for the United States and like-minded countries to preserve equal rights for all families, for all individuals in every society. It has four pillars: better health for women, preservation of human life, strengthening of the family as the foundational unit of society, and protecting every nation's national sovereignty in global politics.

As I have said on this floor before, abortion takes a life; it doesn't preserve it. It is not a right, and we as a nation should not promote an action to the rest of the world that is antithetical to the most basic of all human rights—the right to live, to make your own decisions.

I am encouraged that we are partnering with other like-minded nations, that there are people all over the world who are standing up for the rights of women to have equality, the rights to be able to protect human life, to strengthen families, and the rights to be able to protect national sovereignty—something we should be able to stand up for.

In the days ahead, I pray we continue to stand up for that because every individual should have the right to live as they live, have the right to be able to have whatever faith they choose to have—to have that faith, live that faith, change that faith, or to have no faith at all.

But they don't even get to choose that if they are not even allowed to

live first. That is something I would hope that we, as Americans, could also stand for.

I yield the floor.

The PRESIDING OFFICER. The Senator from New Jersey.

#### ARMENIA AND AZERBAIJAN

Mr. MENENDEZ. Madam President, I come to the floor today in solidarity with ethnic Armenians all over the world who have experienced terrible losses in recent weeks. This is a tragic moment for Armenians everywhere.

Words cannot describe the devastation inflicted on the region by Azerbaijani President Aliyev with the full support of President Erdogan of Turkey. Thousands of ethnic Armenian civilians and soldiers have lost their lives due to Azerbaijan's aggression, with an unknown number more injured. More than half of the population has been driven from their longtime homes. Every day, more are forced to leave.

Every day, more are forced to leave. Azerbaijan's aggression has created a massive humanitarian crisis that will require a significant response, especially in light of the worsening pandemic. The historically and religiously significant city of Shushi now sits in Azerbaijani hands, and the security of many sacred Christian sites falls to President Aliyev and his backer Erdogan. The world will be watching if these holy sites are desecrated.

These are dark days, indeed, and it did not have to be this way. American leadership could have averted much of this tragedy. Unfortunately, after the conflict began in late September, the highest ranking Trump administration officials decided to remain largely absent and silent.

Certainly, other world leaders engaged. President Macron made calls and actively tried to reduce tensions, as one would expect from one of the leaders of the Organization for Security and Cooperation in Europe Minsk Group cochair country.

Unfortunately, others with less noble goals were also at the table. President Erdogan fueled Azerbaijan's aggression, fanning the flames by providing devastating drone technology and Syrian mercenaries.

President Putin and Foreign Minister Lavrov worked the phones from the early days of the conflict. The result? Russia has a new foothold in the southern Caucasus. Evidently, Russia was never fully committed to the Minsk goals and now has what they wanted since the 1990s.

All of this happened while Donald Trump slept—yet another example of diplomatic malpractice at the highest levels of an administration which will, thankfully, conclude in January. President Trump's departure is little solace for the ethnic Armenians who have been driven from their homes and seen their livelihoods go up in flames.

So what is the region left with at the end of the day? The security of the Armenian people, who have already suffered brutal violence at the hands of